

Ginger R. DeMille

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File 350:Derwent WPIX 1963-2005/UD,UM &UP=200555

(c) 2005 Thomson Derwent

File 344:Chinese Patents Abs Aug 1985-2005/May

(c) 2005 European Patent Office

File 347:JAPIO Nov 1976-2005/Apr(Updated 050801)

(c) 2005 JPO & JAPIO

File 371:French Patents 1961-2002/BOPI 200209

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10/085,977

| Set | Items  | Description   |
|-----|--------|---|
| S1  | 103207 | EDI OR ELECTRONIC()DATA()INTERCHANGE? OR HUB OR CLEARINGHOUSE? OR CLEARING()HOUSE? OR (CENTRAL OR MAIN)()(HOST OR COMPUTER OR SERVER OR FACILITY) OR THIRD()PARTY OR INTERMEDIARY |
| S2  | 97614  | RECEIVABLE? ? OR AR   |
| S3  | 7584   | PAYABLE? ? OR AP  |
| S4  | 0      | ACCOUNTS()RECEIVABLE()PAYABLE   |
| S5  | 22141  | INVOICE? ? OR VOUCHER? ? OR PO OR PURCHASE()ORDER? ?  |
| S6  | 15533  | MARKET()PLACE? OR MARKETPLACE? OR AUCTION? OR TRADE OR TRADING OR NETWORK()EXCHANGE   |
| S7  | 108443 | PAYMENT? ? OR CREDIT OR PAY OR PAYING OR CASH OR MONEY OR - SETTLEMENT  |
| S8  | 1      | S1 AND S2 AND S3 AND S5 AND S6 AND S7 (Reviewed)  |
| S9  | 211    | S1 AND S2   |
| S10 | 211    | S2 AND S9   |
| S11 | 5      | S3 AND S10  |
| S12 | 4      | S11 NOT S8 (KWIC all)   |
| S13 | 186    | S1 AND S5   |
| S14 | 2      | S13 AND (RECONCIL?)   |
| S15 | 1      | S14 NOT (S8 OR S11) (Reviewed)  |
| S16 | 26     | S1 AND RECONCIL?  |
| S17 | 24     | S16 NOT (S8 OR S11 OR S14)  |
| S18 | 12     | S17 NOT AY=(2001 OR 2002 OR 2003 OR 2004 OR 2005)   |
| S19 | 7      | S1 AND S5 AND S6 AND S7 (KWIC all)  |
| S20 | 5      | S19 NOT (S8 OR S11 OR S14 OR S18)   |
| S21 | 433    | (SECRET OR BLIND OR PRIVATE OR ANONYMOUS?)(5N)(PURCHASE OR TRANSACTION? ? OR BUYER? ? OR SELLER? ? OR PURCHASER? ?)   |
| S22 | 29     | S1 AND S21  |
| S23 | 45     | S6 AND S21  |
| S24 | 67     | S22 OR S23  |
| S25 | 19     | S7 AND S24  |
| S26 | 11     | S25 NOT AY=(2001 OR 2002 OR 2003 OR 2004 OR 2005) /   |
| S27 | 0      | S26 NOT (S21 OR S8 OR S11 OR S14 OR S18)  |
| S28 | 11     | S26 NOT (S8 OR S11 OR S14 OR S18) (KWIC all)  |
| ?   |        |   |

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 File 348:EUROPEAN PATENTS 1978-2005/Aug w03  
     (c) 2005 European Patent Office  
 File 349:PCT FULLTEXT 1979-2005/UB=20050825,UT=20050818  
     (c) 2005 WIPO/Univentio  
 File 15:ABI/Inform(R) 1971-2005/Sep 01  
     (c) 2005 ProQuest Info&Learning  
 File 16:Gale Group PROMT(R) 1990-2005/Sep 01  
     (c) 2005 The Gale Group  
 File 148:Gale Group Trade & Industry DB 1976-2005/Sep 01  
     (c)2005 The Gale Group  
 File 160:Gale Group PROMT(R) 1972-1989  
     (c) 1999 The Gale Group  
 File 275:Gale Group Computer DB(TM) 1983-2005/Sep 01  
     (c) 2005 The Gale Group  
 File 621:Gale Group New Prod. Annou.(R) 1985-2005/Sep 01  
     (c) 2005 The Gale Group  
 File 9:Business & Industry(R) Jul/1994-2005/Aug 31  
     (c) 2005 The Gale Group  
 File 20:Dialog Global Reporter 1997-2005/Sep 01  
     (c) 2005 Dialog  
 File 476:Financial Times Fulltext 1982-2005/Aug 31  
     (c) 2005 Financial Times Ltd  
 File 610:Business Wire 1999-2005/Sep 01  
     (c) 2005 Business Wire.  
 File 613:PR Newswire 1999-2005/Sep 01  
     (c) 2005 PR Newswire Association Inc  
 File 24:CSA Life Sciences Abstracts 1966-2005/Jul  
     (c) 2005 CSA.  
 File 634:San Jose Mercury Jun 1985-2005/Aug 31  
     (c) 2005 San Jose Mercury News  
 File 636:Gale Group Newsletter DB(TM) 1987-2005/Sep 01  
     (c) 2005 The Gale Group  
 File 810:Business Wire 1986-1999/Feb 28  
     (c) 1999 Business Wire  
 File 813:PR Newswire 1987-1999/Apr 30  
     (c) 1999 PR Newswire Association Inc  
 File 13:BAMP 2005/Aug w3  
     (c) 2005 The Gale Group  
 File 85:Grants 2005/Sep  
     (c) 2005 ORYX Press  
 File 95:TEME-Technology & Management 1989-2005/Jul w4  
     (c) 2005 FIZ TECHNIK

| Set | Items    | Description   |
|-----|----------|---|
| S1  | 2293700  | EDI OR ELECTRONIC()DATA()INTERCHANGE? OR HUB OR CLEARINGHO-<br>USE? OR CLEARING()HOUSE? OR (CENTRAL OR MAIN)()(HOST OR COMPU-<br>TER OR SERVER OR FACILITY) OR THIRD()PARTY OR INTERMEDIARY |
| S2  | 1351919  | RECEIVABLE? ? OR AR   |
| S3  | 1651892  | PAYABLE? ? OR AP  |
| S4  | 469      | ACCOUNTS()RECEIVABLE()PAYABLE   |
| S5  | 651350   | INVOICE? ? OR VOUCHER? ? OR PO OR PURCHASE()ORDER? ?  |
| S6  | 12238418 | MARKET()PLACE? OR MARKETPLACE? OR AUCTION? OR TRADE OR TRA-<br>DING OR NETWORK()EXCHANGE  |
| S7  | 19347735 | PAYMENT? ? OR CREDIT OR PAY OR PAYING OR CASH OR MONEY OR -<br>SETTLEMENT   |
| S8  | 131123   | (SECRET OR BLIND OR PRIVATE OR ANONYMOUS?)(5N)(PURCHASE OR<br>TRANSACTION? ? OR BUYER? ? OR SELLER? ? OR PURCHASER? ?)  |
| S9  | 2548     | S1 AND S2 AND S3 AND S5 AND S6 AND S7   |
| S10 | 1871     | S1(30N)S8   |
| S11 | 44       | S2(30N)S3(30N)S8(30N)S7   |
| S12 | 19949    | S7(30N)S8   |
| S13 | 0        | S1(30N)S15  |
| S14 | 3        | S1(30N)S5(30N)S8(30N)(SETTLEMENT OR RECONCIL?)(Kwric all)   |
| S15 | 55       | S1(30N)S5(30N)S8  |
| S16 | 1761     | PAYMENT(6N)(CREDITING OR CREDITED)  |
| S17 | 0        | S8(20N)S16  |
| S18 | 246      | S1(30N)S2(30N)S3(30N)S5(30N)S6(30N)S7   |
| S19 | 346      | S11 OR S14 OR S15 OR S18  |
| S20 | 208      | S19 NOT PY>2000   |
| S21 | 137      | RD (unique items)   |
| S22 | 3        | S21 FROM 348,349 (Kwric all)  |

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File 2:INSPEC 1969-2005/Aug W3  
 (c) 2005 Institution of Electrical Engineers  
 File 35:Dissertation Abs Online 1861-2005/Aug  
 (c) 2005 ProQuest Info&Learning  
 File 65:Inside Conferences 1993-2005/Aug W4  
 (c) 2005 BLDSC all rts. reserv.  
 File 99:Wilson Appl. Sci & Tech Abs 1983-2005/Jul  
 (c) 2005 The HW Wilson Co.  
 File 256:TecInfoSource 82-2005/Aug  
 (c) 2005 Info.Sources Inc  
 File 474:New York Times Abs 1969-2005/Aug 31  
 (c) 2005 The New York Times  
 File 475:Wall Street Journal Abs 1973-2005/Aug 31  
 (c) 2005 The New York Times  
 File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13  
 (c) 2002 The Gale Group  
 File 23:CSA Technology Research Database 1963-2005/Aug  
 (c) 2005 CSA.  
 File 56:Computer and Information Systems Abstracts 1966-2005/Aug  
 (c) 2005 CSA.

| Set | Items  | Description   |
|-----|--------|---|
| S1  | 63610  | EDI OR ELECTRONIC()DATA()INTERCHANGE? OR HUB OR CLEARINGHOUSE? OR CLEARING()HOUSE? OR (CENTRAL OR MAIN)()(HOST OR COMPUTER OR SERVER OR FACILITY) OR THIRD()PARTY OR INTERMEDIARY |
| S2  | 131483 | RECEIVABLE? ? OR AR.  |
| S3  | 23453  | PAYABLE? ? OR AP  |
| S4  | 7      | ACCOUNTS()RECEIVABLE()PAYABLE   |
| S5  | 49810  | INVOICE? ? OR VOUCHER? ? OR PO OR PURCHASE()ORDER? ?  |
| S6  | 727080 | MARKET()PLACE? OR MARKETPLACE? OR AUCTION? OR TRADE OR TRADING OR NETWORK()EXCHANGE   |
| S7  | 668554 | PAYMENT? ? OR CREDIT OR PAY OR PAYING OR CASH OR MONEY OR SETTLEMENT  |
| S8  | 2054   | (SECRET OR BLIND OR PRIVATE OR ANONYMOUS?)(5N)(PURCHASE OR TRANSACTION? ? OR BUYER? ? OR SELLER? ? OR PURCHASER? ?)   |
| S9  | 22608  | RECONCIL?   |
| S10 | 1      | S1 AND S2 AND S3 AND S5 AND S6 AND S7 <i>(Reviewed)</i>   |
| S11 | 28     | S1 AND S8   |
| S12 | 15     | S11 NOT PY>2000   |
| S13 | 14     | RD (unique items)   |
| S14 | 0      | S2 AND S3 AND S8 AND S7   |
| S15 | 362    | S7 AND S8   |
| S16 | 8      | S1 AND S15  |
| S17 | 6      | S16 NOT S13   |
| S18 | 4      | RD (unique items) <i>(Kwic all)</i>   |
| S19 | 0      | S1 AND S5 AND S8 AND (SETTLEMENT? OR RECONCIL?)   |
| S20 | 1      | S1 AND S5 AND S8 <i>(Reviewed)</i>  |
| S21 | 45686  | PAYMENT   |
| S22 | 1885   | S21(6N)(CREDITING OR CREDIT? ? OR CREDITED OR APPLY?)   |
| S23 | 56     | S1 AND S22  |
| S24 | 0      | S8 AND S23  |
| S25 | 51     | S23 NOT PY>2000   |
| S26 | 43     | RD (unique items) <i>(Kwic all)</i>   |
| ?   |        |   |

Ginger R. DeMille

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File 340:CLAIMS(R)/US Patent 1950-05/Aug 30

(c) 2005 IFI/CLAIMS(R)

File 349:PCT FULLTEXT 1979-2005/UB=20050825,UT=20050818

(c) 2005 WIPO/Univentio

File 351:Derwent WPI 1963-2005/UD,UM &UP=200555

(c) 2005 Thomson Derwent

File 638:Newsday/New York Newsday 1987-2005/Aug 30

(c) 2005 Newsday Inc.

File 654:US Pat.Full. 1976-2005/Sep 01

(c) Format only 2005 Dialog

File 992:NewsRoom 2004 Jan 1-2004/Dec 31

(c) 2005 Dialog

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Set Items Description  
S1 14 (CREDITING OR CREDITED OR DEPOSITING OR DEPOSITED)(6N)(PAY-  
MENT)(6N)(FIRST OR INITIAL OR PRIMARY)(1W)(PARTICIPANT? ? OR -  
PERSON OR SELLER OR INDIVIDUAL OR BUYER OR CUSTOMER OR BIDDER  
OR SENDER OR USER OR SHOPPER)  
82 14 RD (unique items)  
? t2/3,k/all

2/3,K/1 (Item 1 from file: 340)  
DIALOG(R)File 340:CLAIMS(R)/US Patent  
(c) 2005 IFI/CLAIMS(R). All rts. reserv.

10821544 2005-0060257

E/SYSTEM AND METHOD FOR PAYING DOWN DEBT USING AN EQUITY LOAN REVOLVING  
LINE OF CREDIT

Inventors: Fry John D (US)

Assignee: Unassigned Or Assigned To Individual

Assignee Code: 68000

|                     | Publication<br>Number | Kind | Date     | Application<br>Number | Date     |
|---------------------|-----------------------|------|----------|-----------------------|----------|
| Priority Applic:    | US 20050060257        | A1   | 20050317 | US 2004891962         | 20040715 |
| Provisional Applic: |                       |      |          | US 2004891962         | 20040715 |
|                     |                       |      |          | US 60-491423          | 20030730 |
|                     |                       |      |          | US 60-581115          | 20040617 |

Non-exemplary Claims: ...4. The method as recited in claim 2, wherein the  
entire first user payment is automatically deposited into the  
loan account, such that the loan principal is reduced by the amount of  
the automatically deposited first user payment.

2/3,K/2 (Item 2 from file: 340)  
DIALOG(R)File 340:CLAIMS(R)/US Patent  
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10176874 2002-0120570

E/TRADE RECEIVABLE PROCESSING METHOD AND APPARATUS

Inventors: Loy John J (US)

Assignee: Unassigned Or Assigned To Individual

Assignee Code: 68000

|                     | Publication<br>Number | Kind | Date     | Application<br>Number | Date     |
|---------------------|-----------------------|------|----------|-----------------------|----------|
| Continuation of:    | US 20020120570        | A1   | 20020829 | US 200285977          | 20020228 |
| Priority Applic:    | UNKNOWN               |      |          | WO 2001US41642        | 20010809 |
|                     |                       |      |          | US 200285977          | 20020228 |
|                     |                       |      |          | WO 2001US41642        | 20010809 |
| Provisional Applic: |                       |      |          | US 60-224706          | 20000811 |

Exemplary Claim: ...of the first participant to a second participant, the  
electronic invoice including one or more payment terms wherein one  
term requires payment of the receivable be sent to the receivable  
clearinghouse; receiving a payment from the second participant;  
recording receipt of the payment in the receivable clearinghouse; and,  
crediting the receipt of the payment to the first participant.